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Date: AUGUST 31, 2005

To: EXAMINER LE, KHANH H.  
U.S. PATENT AND TRADEMARK OFFICE

Fax #: (571) 273-8300

From: FRANK C. NICHOLAS  
Phone #: (847) 424-2521

Client/Matter No.: AUS920010551US1 (9000/50)

# of Pages: 14

(including cover sheet)

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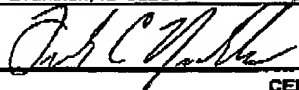

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<b>TRANSMITTAL FORM</b>  <i>(to be used for all correspondence after initial filing)</i>	Attorney Docket No	AU8920010561US1 (9000/50)
	Application Number	09/892.965
	Filing Date	JUNE 27, 2001
	First Named Inventor	RICK A. HAMILTON II
	Group Art Unit	3622
	Examiner	LE, KHANH H.

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Response to Office Action Dated June 6, 2005 <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Status Letter <input type="checkbox"/> One-Month Petition for Extension of Time Request (dup) <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Supplemental Information Disclosure Statement, PTO-1449, art <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Assignment Papers <input type="checkbox"/> Drawings <input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Petition Raising Step (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> To Convert a Provisional Application <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Express Abandonment Under 37 CFR 1.138 <input type="checkbox"/> Request of Refund	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Post Card Receipt <input type="checkbox"/> Additional Enclosure(s) (please identify below) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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## CALCULATION OF FEE

				Small Entry		Large Entry			
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Total		Minus		0	x \$25=	0		x \$50=	
Indep		Minus		0	x \$100=	0		x \$200=	
First Presentation of Multiple Dep. Claim					+ \$180=	--		+ \$360=	
					total add'l fee			total add'l fee	
					\$ 0			\$ 0	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm or individual name	FRANK C. NICHOLAS Registration No. 33,983 CARDINAL LAW GROUP 1603 Orrington Avenue, Suite 2000 Evanston, IL 60201		
Signature		Date	August 31, 2005
CERTIFICATE OF FACSIMILE			
I hereby certify that this correspondence is being transmitted by facsimile to (571) 273-8300 to the United States Patent and Trademark Office on this date			August 31, 2005
Signature		Date:	August 31, 2005
FRANK C. NICHOLAS (33,983)			

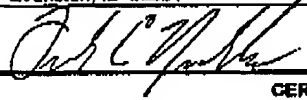

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	Group Art Unit	3622
	Examiner	LE, KHANH H

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<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. <u>09-0447</u> (IBM Corporation). A duplicate copy of this sheet is enclosed.		
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Total		Minus		0	x \$25=	0		x \$50=	
Indep		Minus		0	x \$100=	0		x \$200=	
First Presentation of Multiple Dep. Claim					+ \$180=	—		+ \$360=	
					total add'l fee	\$ 0		total add'l fee	\$ 0

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Firm or Individual name	FRANK C. NICHOLAS Registration No. 33,983 CARDINAL LAW GROUP 1603 Orrington Avenue, Suite 2000 Evanston, IL 60201		
Signature		Date	August 31, 2005
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FRANK C. NICHOLAS (33,985)  
Name of applicant, assignee or registered representative

  
Signature

August 31, 2005  
Date of Signature

PATENT  
Case No. AUS920010551US1  
(9000/50)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:

RICK A. HAMILTON II

Serial No.: 09/892,965

Filed: JUNE 27, 2001

Title: CORPORATE REWARDS PROGRAM  
OVERDRAFT METHOD

Examiner: LE, KHANH H.

Group Art Unit: 3622

**RESPONSE TO OFFICE ACTION DATED JUNE 6, 2005**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22202-1450

Dear Sir:

This is a response to a Second Non-Final Office Action dated June 6, 2005. The  
Applicant responds as follows: